

Debtor 1	<b>Kenneth Patrick Ray</b>
Debtor 2	
(Spouse, if filing)	
United States Bankruptcy Court for the: <b>MIDDLE DISTRICT OF PENNSYLVANIA</b>	
Case number (If known)	<b>1:22-bk-00036</b>

Check if this is:

- An amended filing  
 A supplement showing postpetition chapter 13 expenses as of the following date:

MM / DD / YYYY

## Official Form 106J

### Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

#### Describe Your Household

1. Is this a joint case?

- No. Go to line 2.  
 Yes. Does Debtor 2 live in a separate household?  
 No  
 Yes. Debtor 2 must file Official Form 106J-2, Expenses for Separate Household of Debtor 2.

2. Do you have dependents?  No

Do not list Debtor 1 and  
Debtor 2.

Yes. Fill out this information for  
each dependent.....

Do not state the  
dependents names.

Dependent's relationship to  
Debtor 1 or Debtor 2

Dependent's  
age

Does dependent  
live with you?

- No  
 Yes  
 No  
 Yes  
 No  
 Yes  
 No  
 Yes

3. Do your expenses include  
expenses of people other than  
yourself and your dependents?  No  
 Yes

#### Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know  
the value of such assistance and have included it on Schedule I: Your Income  
(Official Form 106I.)

Your expenses	
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4. The rental or home ownership expenses for your residence. Include first mortgage  
payments and any rent for the ground or lot.

4. \$ **1,200.00**

If not included in line 4:

- |   |                     |
|---|---------------------|
| 4a. Real estate taxes   | 4a. \$ <b>0.00</b>  |
| 4b. Property, homeowner's, or renter's insurance                              | 4b. \$ <b>0.00</b>  |
| 4c. Home maintenance, repair, and upkeep expenses                             | 4c. \$ <b>75.00</b> |
| 4d. Homeowner's association or condominium dues                               | 4d. \$ <b>0.00</b>  |
| 5. Additional mortgage payments for your residence, such as home equity loans | 5. \$ <b>0.00</b>   |

Debtor 1 Kenneth Patrick RayCase number (if known) 1:22-bk-000366. **Utilities:**

- 6a. Electricity, heat, natural gas  
 6b. Water, sewer, garbage collection  
 6c. Telephone, cell phone, Internet, satellite, and cable services  
 6d. Other. Specify: \_\_\_\_\_

6a. \$	375.00
6b. \$	155.00
6c. \$	426.00
6d. \$	0.00
7. \$	610.00
8. \$	0.00
9. \$	100.00
10. \$	85.00
11. \$	275.00
12. \$	690.00
13. \$	149.00
14. \$	0.00

15. **Insurance:**

Do not include insurance deducted from your pay or included in lines 4 or 20.

- 15a. Life insurance  
 15b. Health insurance  
 15c. Vehicle insurance  
 15d. Other insurance. Specify: \_\_\_\_\_

15a. \$	0.00
15b. \$	0.00
15c. \$	190.00
15d. \$	0.00

16. **Taxes.** Do not include taxes deducted from your pay or included in lines 4 or 20.

Specify: \_\_\_\_\_

16. \$	0.00
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17. **Installment or lease payments:**

- 17a. Car payments for Vehicle 1  
 17b. Car payments for Vehicle 2  
 17c. Other. Specify: **Non filing spouse car payment**  
 17d. Other. Specify: \_\_\_\_\_

17a. \$	0.00
17b. \$	0.00
17c. \$	354.00
17d. \$	0.00

18. **Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).**19. **Other payments you make to support others who do not live with you.**

Specify: \_\_\_\_\_

18. \$	0.00
\$	0.00

19.

20. **Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.**

- 20a. Mortgages on other property  
 20b. Real estate taxes  
 20c. Property, homeowner's, or renter's insurance  
 20d. Maintenance, repair, and upkeep expenses  
 20e. Homeowner's association or condominium dues

20a. \$	0.00
20b. \$	0.00
20c. \$	0.00
20d. \$	0.00
20e. \$	0.00

21. **Other.** Specify: **Cigarettes**

21. +\$	350.00
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22. **Calculate your monthly expenses**

22a. Add lines 4 through 21.

22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2

22c. Add line 22a and 22b. The result is your monthly expenses.

\$	5,034.00
\$	5,034.00
\$	5,034.00

23. **Calculate your monthly net income.**

23a. Copy line 12 (your combined monthly income) from Schedule I.

23b. Copy your monthly expenses from line 22c above.

23a. \$	5,233.98
23b. -\$	5,034.00

23c. Subtract your monthly expenses from your monthly income.  
 The result is your **monthly net income**.

23c. \$	199.98
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24. **Do you expect an increase or decrease in your expenses within the year after you file this form?**

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

No.

Yes.

Explain here: \_\_\_\_\_

## VERIFICATION

I, Kenneth Patrick Ray, Debtor, verify that the statements made in the foregoing Amended Schedule J are true and correct. I understand that false statements herein are made subject to the penalties of 18 Pa. C.S. §4904, relating to unsworn falsification to authorities.



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Kenneth Patrick Ray

10 / 09 / 2022

Dated: \_\_\_\_\_